

1 ANDREW S. T. FRITZ, LTD.
2 Laura L. Fritz, Esq.
3 Nevada Bar No. 6568
4 Andrew Fritz, Esq.
5 Nevada Bar No. 6649
6 625 South Sixth Street
7 Las Vegas, NV 89101
8 (702) 383-5155
9 Attorney for Debtor(s)

E-Filed on: August 30, 2010

7 **UNITED STATES BANKRUPTCY COURT**

8 **DISTRICT OF NEVADA**

10
11 In Re:) Chapter 13 Proceedings
12) Case No: BK-S-09-19865-lbr
13 CYNTHIA DEL ROSARIO)
14 (XXX-XX-5374),)
15)

Debtor(s)

DATE: September 15, 2010
TIME: 10:30 a.m.
TRUSTEE: Rick A. Yarnall

16
17 **EXHIBIT #3**
18
19
20
21
22
23
24
25
26
27
28



Return Mail Operations
P.O. Box 10388
Des Moines, IA 50306-0388

June 09, 2010

004814 1 AT 0.357 4814/004814/007318 018 01 AC03PH AR001 106

Cynthia Del Rosario
5024 Dodge Ridge Ave
Las Vegas NV 89139-0111

|||||

Dear Cynthia Del Rosario :

RE: Loan Number: 1218068845, Client 106

This notice is to inform you of upcoming changes to your adjustable rate mortgage loan interest rate and payment. The interest rate change date for your loan is July 01, 2010, with a new payment effective date of August 01, 2010. The next adjustment will occur in 6 months.

The principal and interest installment due on your loan will be adjusted from \$ 1,600.60 to \$ 1,124.13. This amount was calculated based on a remaining loan term of 300 months and a principal balance of \$ 237,052.85, which is the expected balance outstanding as of the payment change date. The new total payment (including escrow, if applicable) due on August 01, 2010 is \$ 1,346.98.

The index value used to determine the interest rate has changed from 0.00000% to 0.75188%. The current index value was published on 06-01-10. This is the selected index value for the index known as "6 MONTH LIBOR 1ST BUSINESS DAY (WALL ST. JOURNAL) ". Effective with your August 01, 2010 payment, your interest rate will be adjusted from 6.50000% to 3.00000%. This rate is the sum of 2.25000% (the margin) and the current index. This total may be different due to rounding and limitations (caps and floors) as specified in your Note.

If you have questions regarding this notice please contact our Customer Service Department at (800)842-7654, between the hours of Mon - Fri 8am-6pm In Your Time Zone.

AR001-025/CPI